

Civil Action 02-62 E

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EXPERT REPORT

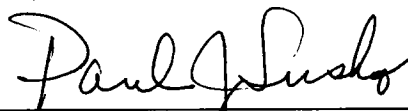
The expert report prepared by Schaffner, Knight & Minnaugh is attached hereto.

Respectfully submitted,

Dated: January 5, 2006

KUBINSKI, SUSKO & SCHONTHALER

By: _____

A handwritten signature in dark ink, appearing to read "Paul J. Susko", written over a horizontal line.

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